

**Information to identify the case:**

Debtor 1	<u>John E. Donovan</u>	Social Security number or ITIN	xxx-xx-5506
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cheryl Lynne Donovan</u>	Social Security number or ITIN	xxx-xx-5432
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21287-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John E. Donovan

Cheryl Lynne Donovan

3/14/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John E. Donovan  
Cheryl Lynne Donovan  
Debtors

Case No. 21-21287-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 14, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ John E. Donovan, Cheryl Lynne Donovan, 1400 Hamilton Road, Pittsburgh, PA 15234-2306
15380742	+ Brandon J. Donovan, 1400 Hamilton Road, Pittsburgh, PA 15234-2306
15380745	+ Diamond Resorts, LLC, 10600 West Charleston Blvd., Las Vegas, NV 89135-1260
15384005	+ P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd., Second FL., Pittsburgh, PA 15222-1559
15380748	+ Paac Trans Division Federal Credit Union, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559
15380752	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15400607	+ Email/Text: BKRMailOps@weltman.com	Mar 15 2023 00:07:00	Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., L.P.A., 965 Keynote Circle, Cleveland, Ohio 44131-1829
15385251	+ EDI: AISACG.COM	Mar 15 2023 03:52:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15380740	+ EDI: GMACFS.COM	Mar 15 2023 03:52:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15380741	+ EDI: TSYS2	Mar 15 2023 03:52:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15380744	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 15 2023 00:06:00	Citizens Bank/fm, 1 Citizens Dr, Riverside, RI 02915-3000
15380746	EDI: DISCOVER.COM	Mar 15 2023 03:52:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
15381560	+ EDI: DISCOVERPL	Mar 15 2023 03:52:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15399260	+ Email/Text: kburkley@bernsteinlaw.com		

District/off: 0315-2

User: auto

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Date Rcvd: Mar 14, 2023

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		Mar 15 2023 00:07:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15380747	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15380743	EDI: JPMORGANCHASE	Mar 15 2023 03:52:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15391634	+ Email/Text: RASEBN@raslg.com	Mar 15 2023 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15398856	+ Email/Text: PBNCNotifications@perituservices.com	Mar 15 2023 00:06:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15396835	+ Email/PDF: ebnotices@pnmac.com	Mar 15 2023 00:09:02	PENNYMAC LOAN SERVICES, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15380750	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2023 00:06:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15380751	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2023 00:06:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15399213	EDI: PRA.COM	Mar 15 2023 03:52:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15380749	+ Email/PDF: ebnotices@pnmac.com	Mar 15 2023 00:09:03	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15380753	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15381454	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Joint Debtor Cheryl Lynne Donovan keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor John E. Donovan keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6